



PATENT
Att'y Dkt: 12832/100109

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of: Guinan, Daniel

Group Art Unit: 3624

Serial Number: 09/575,088

Examiner: Wasylchak, S.

Filing Date: May 19, 2000

Title: Multi-Party Electronic Transactions

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

SIR:

The Applicant submits the following response to the Office Action mailed on March 24, 2005.